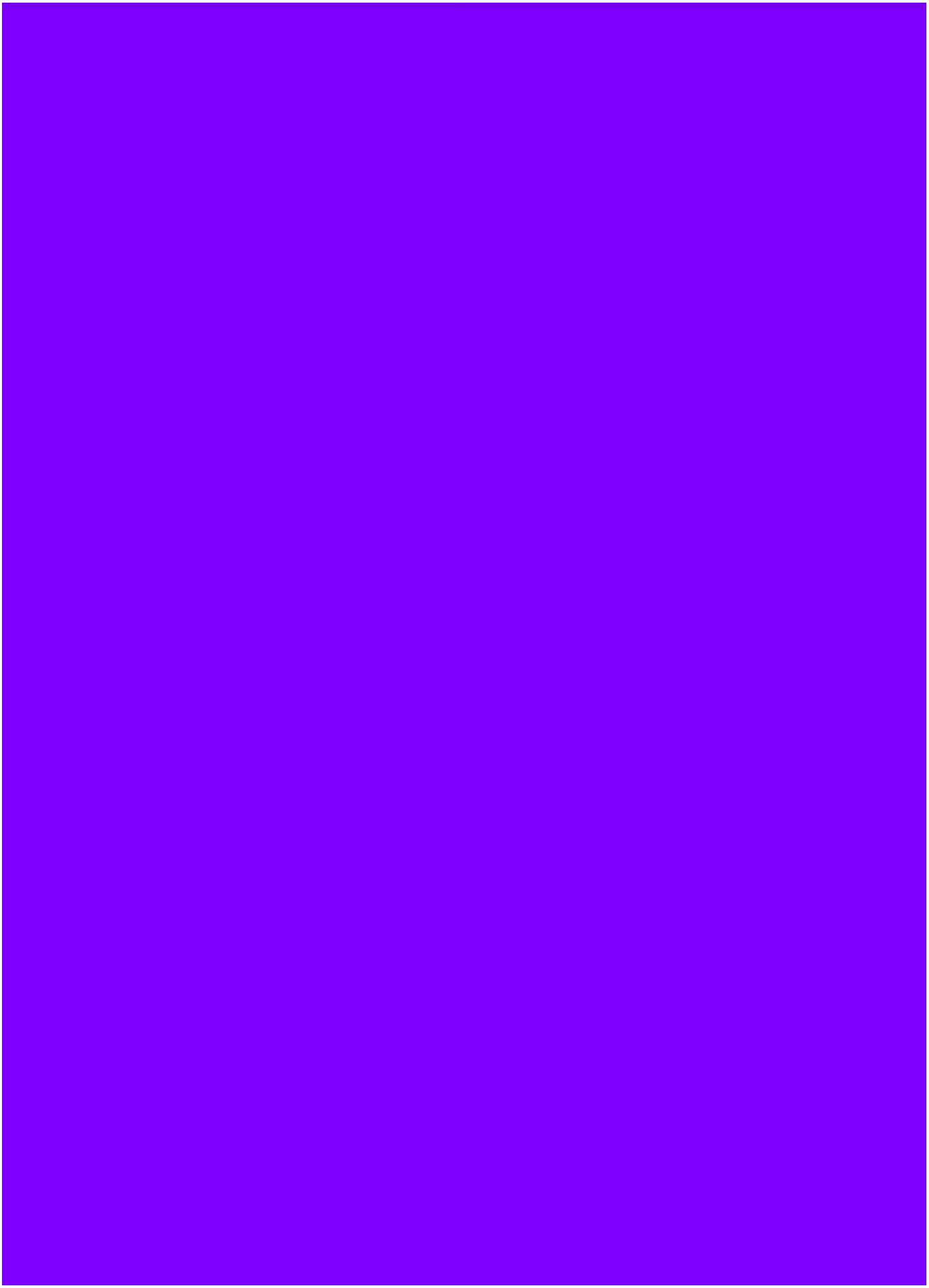

SINGAPORE ESSENTIALS

01 // Useful Lifestyle Mobile Applications

From food delivery services to hailing a cab or even getting your hands on some good deals, having some apps handy would be great for added convenience especially given how technologically adept Singapore is!

Taxi Services
Grab, Gojek, ComfortDelGro: All fares are stated up front, and you can choose what type of vehicle you would prefer.

Public Transit
MyTransport: Subway map of Singapore
MyTransport, bus@sg: provide real-time schedule of bus arrival and allows you to mark bus stops you use often to get your information quicker
Citymapper: Gives key details about journey in SG
Google Map: Guide you the way and suggest the fastest route to get to a certain location

Food
For delivery: GrabFood, Foodpanda, Deliveroo
For food deals: Eatigo, Chope, Burpple

- You can make reservations for restaurants beforehand and claim deals up to 50% off or 1- for-1
- Helps you search for food based on cuisine and location as well

Redeem offers: McDonalds, Starbucks

- You can find a McDonalds and Starbucks almost anywhere in Singapore!

Weather
MyEnv

Shopping
Clothing and other goods: Shopee, Lazada, Zalora, EZbuy
Online marketplace to buy and sell goods: Carousell
Grocery: Fairprice, Sheng Siong, Cold Storage
Cheap grocery shops: Japan Home, Daiso, neighbourhood shops

Entertainment
Fave: get really cool deals off of food, activities, beauty and more!
Shopback: Get cashback for your purchases from participating merchants
Popcorn: book movie tickets and check out what's showing in the local theatre

Banking: to easily transfer money via your phone number
DBS Paylah!
Paynow
Google Pay
DBS SG
OCBC Bank

You can also make payment for several food/ clothing items using the features in the apps listed above such as GrabPay, FavePay, AliPay and DBS Paylah!

Do check out these apps and give it a download to make life a little easier!

Messaging
Telegram: this is one of the most important apps you will need in SMU. Given the frequency of group work in SMU, it's a norm for students to have Telegram. You'll be using this app for most of your communication and it's a great platform to stay updated on what's going on in school as well as potential opportunities
Zoom: Online classes will usually be conducted through Zoom so it would be great to get acquainted with the platform
Microsoft Teams/Webex: These are other great platforms for group projects and meetings online, so do set up an account for them as well!

02 // General Living Expenses

An international student in Singapore spends, on average, about S$750 to S$2,000 a month on living expenses. The amount will, of course, vary depending on your lifestyle and course of study.

This table gives a rough estimate of basic monthly expenditure for an international student:

Item	Cost per month	Comments
Accommodation	$200 - $800	Rental varies with geographical areas, type of accommodation, demand, facilities provided & the number of people sharing, etc.
Utilities (excluding water and electricity)	$40 - $100	N.A for hostel stay that includes utilities
Food	$300 - $450	Based on $ 10 - $ 15 per day for 3 meals at a food court
Transportation	$20 - $150	Depends on the distance and mode of transport. Tips: Full-time students can enjoy concessionary travel on the MRT and public buses.
Telecommunications	From $30	Varies with usage and promotional packages subscribed for telephone services, mobile services and internet access services
Books & Stationery	From $100 / term	Booklink at the SMU concourse stocks almost all the required textbooks. Of course, second hand textbooks are cheaper, and are quite readily available too! Ask your seniors to check that out or even get an online pdf version instead.
Personal expenses	$100 - $300	Varies with the individual. Could include expenses on clothes, toiletries, entertainment, haircut, miscellaneous.
Medical Hospitalisation	Depends	As a SMU student, you are automatically entitled to the SMU Medical Insurance Coverage scheme that covers your basic medical treatment and consultation. Refer to the SMU Website > Campus Life > Student Services > Student Insurance Coverage > Medical Insurance for more information.

When having your meals in the eateries at the SMU basement concourse, ask for the SMU student discount. This discount may not be automatically given, so you MUST request for it by showing them your student pass.

03 // The Art of Connecting

While you will definitely make new friends at SMU, there is nothing that can warm the heart more than hearing your parent's concerned inquiry, old friends' gossiping or even the voice of that special someone back home.

Mobile Phones

Nothing beats good old international phone calls, and they do not have to come at a hefty price! You may want to consider a two-year contract with one of the five main telecommunications ('telcos') service providers in Singapore: StarHub, SingTel, M1, Circles.Life or TPG Mobile (for SIM only plan).

Each service provider offers different types of subscription plans; you can compare and choose the subscription plan that meets your needs. You can get a mobile phone at a significantly cheaper price by signing up for a two-year plan; however, you will need to stay with that service provider until the contract is over.

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Deciding between a Prepaid or Postpaid Subscriber Identity Module (SIM) Card:

- One advantage of a post-paid SIM card is that if you lose your SIM card, you can have a replacement without having to change your phone number.
- You can also get cheaper rates with a subscribed line. Some phone plans provide free incoming and/or free IDD (international direct dial) calls.
- It is recommended that you get a postpaid SIM card if you make calls frequently
- Stick with a prepaid SIM card if you don't expect to make many and/or long calls; or just don't want to go through the hassle of applying for a subscribed line.

Prepaid SIM cards are available in 7-Eleven Convenience Stores islandwide. All you have to do is bring your passport along! For a postpaid plan, you can approach any telco shops in most shopping malls for more information about the application process.

There's no one telecommunications service provider that's distinctively better than the rest, so you might want to check out the different plans they offer and see which sounds best for you!

04 // Opening a Bank Account

- Opening a bank account is fairly simple in Singapore. You will need a bank account to save your money, pay your tuition and/or accommodation fees and for regular withdrawals for day-to-day expenses. You can approach any of the major local banks with your passport, student pass and Letter of Admission from SMU to open a savings account. When selecting a bank, you may want to choose one with a branch or an ATM (Automated Teller Machine) which is near your accommodation.
- You can choose any bank in Singapore. SMU has a tie-up with DBS Bank, so that when the time comes for payment of tuition fees, the payment can be electronically processed through a system called GIRO. There are several banks to choose from but the most popular among SMU students are DBS/POSB and OCBC. You will need your passport and student pass to open an account.
- While opening a bank account, it is advisable to bring along an adult relative over 21 years of age, in case a guarantor is needed. You will be required to bring your passport, student pass and SMU acceptance letter.
- Do visit the bank's website for further information on student loans, etc.

You may request for services to enhance your banking experience, free of charge, such as:

- ATM debit card/ NETS card- enable you to withdraw cash from ATM machines located all over Singapore. A convenient method of payment, NETS, is the most common form of cashless transaction in Singapore, the local equivalent of debit card services in many other countries in the world. NETS can be used in many places such as the supermarkets, various eating places, fast food restaurants, and entertainment places like the cinema.
- Internet Banking (IB) - allow you to view your account records from any computer with internet access. Transfer funds, pay for rent and online shopping via this quick and easy method.
- Inter-bank GIRO- a means to pay bills electronically. Just arrange for payment to be made and the system will automatically deduct the money from your account and pay it to the designated recipient. All you need to do is fill out an application form that you can get from the billing organisation. There is no charge for setting up a GIRO service. You are highly recommended to make use of this service.
- Cash card- help you make payments for many services, including the printing/ copying and library services. You can buy and top them up in any 7-11 store.

05 // Transportation

MRT (Mass Rapid Transport) - train/subway, the tracks run through various regions.

To get to SMU, alight at any of these stations:

- City Hall (EW13/NW25)
- Bras Basah (CC2)
- Bencoolen (DT21)
- Dhoby Ghaut (NS24/NE6/CC1)

Bus - Singapore has more than 300 buses to take you to almost every street. While this offers the benefit of sending you to the doorstep of your destination, the journey usually lasts longer than a MRT ride.

Taxi - The fastest and most convenient means of transport- especially when you're running late. Taxi fares may be expensive and there are considerable surcharges at peak hours. Be sure to check out the various taxi hailing apps to get the best price.

Payment system

EZ-Link
You can pay for public transport with your prepaid EZ-Link card, though coins are also accepted for bus rides. The EZ-Link card is sold at all MRT stations. It costs $12 to buy one, which comprises a one-time, non- refundable fee of $5 and a value of $7 for your transport payment.

SimplyGo
With SimplyGo, you can use your contactless bank cards or Mastercard/Visa cards for fare payments. Your train and bus fares will be processed and charged to your bank account or credit/debit card bill directly.

Juicy savings: As a university student, you are entitled to the concession card.
It allows you to travel on MRT/bus at more favourable rates. There are 3 concession schemes:

- The bus concession pass
- The MRT concession pass
- The Hybrid concession pass (a combination of Bus and MRT concession)

To apply, proceed to any Transit Link concession card replacement office with a passport-sized photo, your passport and student card. Alternatively, you can apply for a tertiary EZ Link Card which is personalised. The procedure for this will be sent to you via The Office of Admissions and handled by Student Services Hub.
Note:

- You may also use your EZ-Link card to operate laundry machines in Prinsep Street Residences (PSR).
- Many modern bank cards can double up as EZ Link cards as well. You may check with your bank while setting up your account if you wish to activate this service.

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06 // Food Recommendations

Singaporeans love to talk about food, food and more food! Our number one sport is eating. Yes, the Singapore cuisine is fantastic, and the choices are mind blowing. Luckily, there is no shortage of delicious food options in and around SMU. A comprehensive list of all the food places within SMU can be found here. Majority of these meals are below $10 so get ready to dig in!

Must-try Singaporean dishes
Singapore is a melting pot of cultures and that is truly evident in the cuisine which draws inspiration from the various regions in Southeast Asia. You may have heard of the famous Chicken Rice, Laksa and Hokkien Mee. But there are just so many exciting dishes awaiting in Singapore- the list is truly endless, but here are some must-try (perhaps not as common) dishes to get you hyped and ready!

- Fish Head Curry- originally created by Singapore's Malayalee (Indian ethnic group) with Chinese & Malay influences, the dish includes the head of a red snapped stewed curry consisting of coconut milk, tamarind juice and vegetables and served with rice or bread.
- Chilli Crab- probably the most popular seafood dish in Singapore. Despite its name, chilli crab is not a very spicy dish. Was listed as the top 50 in the world's most delicious foods!
- Roti John- egg dipped bread filled with various ingredients (meat and onions) and fried. Accompanied with chilli sauce- a hawker centre staple.
- Curry Puff- a flaky pastry stuffed with curry chicken or sardine, potato cubes and a slice of hard boiled egg/
- Pineapple Tarts- small, bite-size pastries topped with pineapple jam. Mainly sold during festive periods such as Chinese New Year
- Singapore Sling- famous cocktail founded in Raffles Hotel
- Sambal Stingray- slices of stingray smothered in sambal and served on a banana leaf. Very unique in Singapore!
- Ice Kacang- a mound of grated ice on a base of jelly, red bean, corn and attap seeds, topped with coloured sugar syrups such as palm sugar, rose syrup and evaporated milk
- Bobur Cha Cha- yam and sweet potato cubes served in coconut milk and sago
- Chendol- coconut milk drink mixed with palm sugar, cendol (green, pandan flavoured starch strips), red bean and shaved ice
- Kueh Lapis- a rich, multi-layered cake using a large amount of egg whites and stuffed with prunes
- Bandung- rose syrup drink with evaporated milk. Best served ice cold!
- Tropical fruits- some must-try fruits in Singapore are rambutans, mangosteen, longan, lychee, dragon fruit, star fruit, mango, papaya and the king of fruits, durian
- Dum Biryani- basmati rice baked with either spiced mutton, chicken, vegetable or fish curry
- Murtakbak- Indian-Muslim dish consisting of folded roti prata dough stuffed with spiced miced meat, onions and egg and served with curry
- Kaya toast and soft boiled eggs- unofficially Singapore's national breakfast set meal. People enjoy kaya toast and eggs throughout the day, washed down with a cup of coffee or tea. This is a breakfast that truly transcends race, language and age group (starting at $1.20 for two slices of toast)

*AND that is still not the end. We hope you discover your favourite Singapore foods. And remember, the best way to start a conversation with locals is to talk about the food!

Places to get hometown snacks
Please note that these are just suggestions from ICON Cultural Clubs!

China
Snacks: Yue Hwa Chinese Products & Si Jia Ke Supermarket located at Chinatown

France
Online shop: thefrenchgrocer + so-france

India
Snacks and groceries: Mustafa Centre located at Farrer Park
Restaurants/shops at Little India
Online website selling snacks and drinks: Shivsaga

Indonesia

Snacks: ABC Bargain
Sari Ratu Restaurant at Haji Lane

Japan
Snacks: Don Don Donki located at several places such as Somerset, Farrer Park and Novena

Korea
Snacks: Shine Korea located at Bugis

Malaysia
Online shop: buyjb
Shop selling snacks: Fairprice
Restaurant: JB Ah Meng Restaurant located at Geylang Rd, Makan Melaka at Jurong West

Myanmar
Restaurant and snacks: Peninsula Plaza located at City Hall

Philippines
Kabayan Filipino restaurant located at Lucky Plaza
Mall Max's Restaurant located at Far East Plaza
More information and suggestions available at Paluto sa SG on Facebook

Thailand
Restaurant and snacks: Golden Mile Complex located near Nicoll Highway MRT station

Vietnam
Shops selling snacks: Tạp hóa Việt Nam tại Singapore located at Jalan Berseh
Restaurant: Am Thuc Viet, Quan An Vat & Shoonkou Cafe at Bugis

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